

Certificate Number: 01267-CAN-CC-009989355

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on February 22, 2010, at 12:45 o'clock AM CST,

Gaudencio Hernandez received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: February 22, 2010

By /s/Tania Roman

Name Tania Roman

Title Counselor I

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01267-CAN-CC-009989356

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on February 22, 2010, at 12:45 o'clock AM CST,

Maria D Hernandez received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: February 22, 2010

By /s/Tania Roman

Name Tania Roman

Title Counselor I

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